

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
WAGLEY, CLIFFORD LEE	§	Case No. 07-41690
WAGLEY, BRENDA LYNN	§	
	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The case was converted to one under Chapter 7 on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/CHRISTOPHER J. MOSER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 07-41690 BTR Judge: BRENDA T. RHOADES
Case Name: WAGLEY, CLIFFORD LEE
WAGLEY, BRENDA LYNN
For Period Ending: 12/14/10

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 12/07/07 (c)
341(a) Meeting Date: 12/28/07
Claims Bar Date: 07/16/08

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. CHECKING ACCOUNT- CHASE BANK Debtor Claimed 100% Exemption on Schedule C	688.00	0.00	DA	0.00	FA
2. SAVINGS ACCOUNT- CHASE BANK Debtor Claimed 100% Exemption on Schedule C	24.71	0.00	DA	0.00	FA
3. SECURITY DEPOSITS Debtor Claimed 100% Exemption on Schedule C	400.00	0.00	DA	0.00	FA
4. HOUSEHOLD GOODS Debtor Claimed 100% Exemption on Schedule C	4,695.00	0.00	DA	0.00	FA
5. BOOKS/COLLECTIBLES Debtor Claimed 100% Exemption on Schedule C	200.00	0.00	DA	0.00	FA
6. WEARING APPAREL Debtor Claimed 100% Exemption on Schedule C	375.00	0.00	DA	0.00	FA
7. FURS AND JEWELRY Debtor Claimed 100% Exemption on Schedule C	5,900.00	0.00	DA	0.00	FA
8. INSURANCE POLICIES Debtor Claimed 100% Exemption on Schedule C	0.00	0.00	DA	0.00	FA
9. INSURANCE POLICIES Debtor Claimed 100% Exemption on Schedule C	1,518.18	0.00	DA	0.00	FA
10. RETIREMENT PLANS Debtor Claimed 100% Exemption on Schedule C	15,599.60	0.00	DA	0.00	FA
11. 2003 MERCURY SABLE 65 K MILES Debtor Claimed 100% Exemption on Schedule C	7,750.00	0.00	DA	0.00	FA
12. 2006 FORD F 150 28 K MILES no equity	28,000.00	0.00	DA	0.00	FA
13. 2004 DODGE NEON 70 K MILES no equity	8,000.00	0.00	DA	0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 07-41690 BTR Judge: BRENDA T. RHOADES
Case Name: WAGLEY, CLIFFORD LEE
WAGLEY, BRENDA LYNN

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 12/07/07 (c)
341(a) Meeting Date: 12/28/07
Claims Bar Date: 07/16/08

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
14. 2004 CHEVROLET BLAZER 1/2 TON-V 6 UTILITY (u) no equity Debtor Claimed 100% Exemption on Schedule C	12,475.00	0.00	DA	0.00	FA
15. 1617 Crestwood Dr, Anna, TX 75409 Debtor Claimed 100% Exemption on Schedule C	127,000.00	0.00	DA	0.00	FA
16. PREFERENCE - WELLS FARGO (u) Vehicle preference - Adv. # 08-04041	4,500.00	4,500.00		4,500.00	FA
17. PREFERENCE - WELLS FARGO-VEHICLE (u)	0.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		4.22	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$217,125.49	\$4,500.00	\$4,504.22	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Quilling, Selander, Cummiskey & Lownds, P.C. is employed to represent the trustee. The trustee is a partner in the same firm. The Bufkin Law Firm, LP is employed as special counsel to represent the trustee. On Feb. 21, 2008, Adv. # 08-04041 was filed, item # 16. On July 24, 2008, Order Approving Settlement Agreement was entered, item # 16. On Oct. 3, 2008, Adv. # 08-04169 was filed, item # 17. Quilling, Selander, Cummiskey & Lownds, P.C. will not be filing a fee application. The Bufkin Law Firm, LP will not be filing a fee application.

Initial Projected Date of Final Report (TFR): 12/31/09 Current Projected Date of Final Report (TFR): 12/14/10

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 07-41690 -BTR
Case Name: WAGLEY, CLIFFORD LEE
WAGLEY, BRENDA LYNN
Taxpayer ID No: *****4476
For Period Ending: 12/14/10

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9126 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/13/08	16	WELLS FARGO BANK, N.A. 90 SOUTH 7TH STREET MINNEAPOLIS, MN 55479	BALANCE FORWARD PREFERENCE	1241-000	4,500.00		0.00 4,500.00
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.25		4,500.25
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.56		4,500.81
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.44		4,501.25
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.36		4,501.61
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.23		4,501.84
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,501.88
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.03		4,501.91
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		4,501.95
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		4,502.05
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,502.16
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,502.28
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,502.39
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,502.50
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,502.61
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,502.72
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,502.83
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,502.94
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,503.05
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.10		4,503.15
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,503.27
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,503.38
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,503.49
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,503.60
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,503.71
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,503.83

Page Subtotals 4,503.83 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 07-41690 -BTR
Case Name: WAGLEY, CLIFFORD LEE
WAGLEY, BRENDA LYNN
Taxpayer ID No: *****4476
For Period Ending: 12/14/10

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****9126 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,503.94
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.11		4,504.05
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.12		4,504.17
12/14/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.05		4,504.22
12/14/10		Transfer to Acct #*****4139	Final Posting Transfer	9999-000		4,504.22	0.00

COLUMN TOTALS	4,504.22	4,504.22	0.00
Less: Bank Transfers/CD's	0.00	<u>4,504.22</u>	
Subtotal	4,504.22	0.00	
Less: Payments to Debtors		<u>0.00</u>	
Net	4,504.22	0.00	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 07-41690 -BTR
Case Name: WAGLEY, CLIFFORD LEE
WAGLEY, BRENDA LYNN
Taxpayer ID No: *****4476
For Period Ending: 12/14/10

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****4139 BofA - Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/14/10		Transfer from Acct #*****9126	BALANCE FORWARD Transfer In From MMA Account	9999-000	4,504.22		0.00 4,504.22

COLUMN TOTALS	4,504.22	0.00	4,504.22
Less: Bank Transfers/CD's	4,504.22	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
	BofA - Money Market Account - *****9126	4,504.22	0.00	0.00
	BofA - Checking Account - *****4139	0.00	0.00	4,504.22
		-----	-----	-----
		4,504.22	0.00	4,504.22
		=====	=====	=====
	(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 4,504.22 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number:	07-41690	Page 1			Date: December 14, 2010	
Debtor Name:	WAGLEY, CLIFFORD LEE		Claim Class Sequence			
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000002 070 7100-00	Wells Fargo Financial Bank Attn: Payment Processing PO Box 14487 Des Moines IA 50306	Unsecured		\$2,911.44	\$0.00	\$2,911.44
000003 070 7100-00	Wells Fargo Financial Texas, Inc 4137 121st Street Urbandale, IA 50323	Unsecured		\$2,006.00	\$0.00	\$2,006.00
000006 070 7100-00	FIA Card Services, NA as Successor Bank of Amer/MBNA 1000 Samoset Dr. DES-023-03-03 Newark, DE 19713	Unsecured		\$7,732.56	\$0.00	\$7,732.56
000007 070 7100-00	FIA Card Services, NA as Successor Bank of Amer/MBNA 1000 Samoset Dr. DES-023-03-03 Newark, DE 19713	Unsecured		\$8,162.62	\$0.00	\$8,162.62
000010 070 7100-00	Jefferson Capital Systems LLC PO Box 953185 St. Louis, MO 63195-3185	Unsecured		\$5,058.98	\$0.00	\$5,058.98
000011 070 7100-00	eCAST Settlement Corporation assignee of Citibank USA NA/HOME DEPOT POB 35480 Newark NJ 07193-5480	Unsecured		\$751.82	\$0.00	\$751.82
000012 070 7100-00	eCAST Settlement Corporation assignee of Citibank USA NA/HOME DEPOT POB 35480 Newark NJ 07193-5480	Unsecured		\$1,255.27	\$0.00	\$1,255.27
000013 070 7100-00	B-Real, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured		\$1,124.52	\$0.00	\$1,124.52
000014 070 7100-00	LVNV Funding LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$1,645.76	\$0.00	\$1,645.76
000015 070 7100-00	HSBC Bank Nevada NA / HSBC Card Services III by eCAST Settlement Corporation as its agent POB 35480 Newark NJ 07193-5480	Unsecured		\$3,391.78	\$0.00	\$3,391.78

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number:	07-41690	Page 2			Date: December 14, 2010	
Debtor Name:	WAGLEY, CLIFFORD LEE					
Claim Class Sequence						
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000016 070 7100-00	Household Finance Corporation/Beneficial by eCAST Settlement Corporation as its agent POB 35480 Newark NJ 07193-5480	Unsecured		\$11,509.46	\$0.00	\$11,509.46
000017 070 7100-00	eCAST Settlement Corporation assignee of GE Money Bank/Sams Club POB 35480 Newark NJ 07193-5480	Unsecured		\$959.14	\$0.00	\$959.14
000018 070 7100-00	Sallie Mae Education Credit Finance Corp. C/O Sallie Mae, Inc. 220 Lasley Ave. Wilkes-Barre, PA 18706	Unsecured		\$7,207.98	\$0.00	\$7,207.98
000020 070 7100-00	CAPITAL ONE BANK C/O TSYS DEBT MANAGEMENT PO BOX 5155 NORCROSS, GA 30091	Unsecured		\$995.94	\$0.00	\$995.94
000022 070 7100-00	Sallie Mae c/o Sallie Mae, Inc. 220 Lasley Ave. Wilkes-Barre, PA 18706	Unsecured		\$7,577.53	\$0.00	\$7,577.53
000001 070 7100-00	Anna ISD c/o Perdue, Brandon, Fielder, et al PO Box 13430 Arlington, Tx 76094-0430	Secured		\$4,698.40	\$0.00	\$4,698.40
000004 070 7100-00	Ford Motor Credit Company LLC Drawer 55-953 P.O. Box 55000 Detroit, MI 48255-0953	Secured		\$6,624.44	\$0.00	\$6,624.44
000005 070 7100-00	Countrywide Home Loans, Inc. 400 Countrywide Way Mail Stop SV-46 Simi Valley, CA 93065	Secured		\$97,774.13	\$0.00	\$97,774.13
000008 070 7100-00	Chase Auto Finance PO Box 901032 Ft. Worth, TX 76101-2032	Secured		\$9,864.30	\$0.00	\$9,864.30
000009 070 7100-00	WELLS FARGO FINANCIAL TEXAS, INC. P.O. BOX 29704 PHOENIX, AZ 85038-9704	Secured		\$17,437.34	\$0.00	\$17,437.34
000019 070 7100-00	Wilshire Credit Corporation, as Servicer for The Bank of New York PO Box 1650	Secured		\$22,460.60	\$0.00	\$22,460.60

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 07-41690 Page 3 Date: December 14, 2010
Debtor Name: WAGLEY, CLIFFORD LEE Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
	Portland OR 97207-1650					
000021 070 7100-00	Collin County Tax Office PO Box 8006 Mckinney, TX 75070	Secured		\$2,739.66	\$0.00	\$2,739.66
Case Totals:				\$223,889.67	\$0.00	\$223,889.67
Code #: Trustee's Claim Number, Priority Code, Claim Type						

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 07-41690

Case Name: WAGLEY, CLIFFORD LEE

WAGLEY, BRENDA LYNN

Trustee Name: CHRISTOPHER J. MOSER

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: CHRISTOPHER J. MOSER	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Wells Fargo Financial Bank	\$	\$	\$
000003	Wells Fargo Financial Texas, Inc	\$	\$	\$
000006	FIA Card Services, NA as Successor	\$	\$	\$
000007	FIA Card Services, NA as Successor	\$	\$	\$
000010	Jefferson Capital Systems LLC	\$	\$	\$
000011	eCAST Settlement Corporation assignee of	\$	\$	\$
000012	eCAST Settlement Corporation assignee of	\$	\$	\$
000013	B-Real, LLC	\$	\$	\$
000014	LVNV Funding LLC its successors and assigns as	\$	\$	\$
000015	HSBC Bank Nevada NA / HSBC Card Services III	\$	\$	\$
000016	Household Finance Corporation/Beneficial	\$	\$	\$
000017	eCAST Settlement Corporation assignee of	\$	\$	\$
000020	CAPITAL ONE BANK	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000022	Sallie Mae	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE